

METHOD AND SYSTEM FOR
ACCUMULATING COUPON VALUES
IN AN ACCOUNT FOR FUTURE REDEMPTION

ABSTRACT

A method, system, and computer program product for accumulating coupon values in an account for future redemption is disclosed. A memory stores consumer identifiers and account identifiers such that each consumer identifier maps to one of the account identifiers. Each consumer identifier corresponds to a consumer and each account identifier corresponds to a points account of a consumer. A processor in communication with the memory receives transaction information at a point-of-sale (POS) in response to a transaction between one of the consumers and a retailer. The transaction information includes one of the consumer identifiers and coupon information of unrelated coupons. The processor identifies the consumer's points account from the received one of the consumer identifiers, based on the stored consumer identifiers and the stored account identifiers, converts values of the unrelated coupons to points, and credits the points account of the consumer with the points.

I:\atty\rcm\catalina\201940 coupon account\201940us.doc